

From: [Patricia Noel](#)
To: [Public Hearing;](#)
CC:
Subject: Wal-Mart Bank
Date: Friday, May 19, 2006 6:37:41 PM
Attachments:

Dear Mr. Gruenberg:

I am disturbed and dismayed over the possibility of Wal-Mart opening its own bank. My father was a banker and my husband is currently a banker. Both chose the banking profession to assist people with managing their finances and went out of their way to treat their clients with respect. Wal-Mart has demonstrated that it has little respect for customers and employees alike, not to mention their aggressive behavior running smaller, independent businesses out of communities across the country. Small banks in rural areas are suffering as it is and do not need this grossly unfair competition. Americans deserve the right to bank in community-oriented, local banks of their choice, and not have to settle for the only bank that is left. If Wal-Mart is allowed a bank, they will be the only bank left in thousands of communities across America, just as they are frequently the only store. Please don't let this retail monopoly take over the banking industry.

Thank you for your time and consideration.

Sincerely,
Patricia Lewis Noel